

# User Agreement

## 1. Definitions

In this User Agreement, the words below have the following meanings assigned to them:

1. "we", "us", "our" and "Liberty" means Liberty Life Botswana Limited
2. "website" means the internet set with "Liberty.co.bw" in the address
3. "you" and "your" means the user of the website.

## 2. Your consent

Your use of the Liberty Life Botswana Limited website is subject to the conditions set out below. These conditions may change from time to time so please familiarise yourself with this Agreement regularly.

## 3. Parties other than Liberty Life also collect information

Some advertisers or websites that have links on our web site may collect personal information about you when you access or use their links. Liberty Life Botswana Limited does not control the collection or use of such information. This document does not apply to these websites and their advertisers.

## 4. Copyright

This website is the property of Liberty Life Botswana Limited. The web site, the intellectual property and all software are protected by copyright. All rights in the Liberty Life Botswana Limited trademarks, computer code, tools, calculators and devices remain the sole property of Liberty Life Botswana Limited. Our software or data may not be decompiled, reverse-engineered, or disassembled, or used in any manner whatsoever.

## 5. Disclaimer

Liberty Life Botswana Limited is committed to providing you with the best possible service. However, we are not responsible for:

1. any negligent act or omission by Liberty Life Botswana Limited;
2. inaccurate or inadequate information obtained from the web site.

We are not responsible for any direct or indirect loss or damages that may arise from:

1. any of the events described in this paragraph (no. 2) and the paragraph above (no. 1).
2. your actions or omissions that result in a breach this Agreement.
3. links with other websites over which we cannot control the content of or the products offered on those websites.
4. a denial of access to the website should we believe that you are conducting activities that are illegal, abusive, attack the integrity of the site or put Liberty Life Botswana Limited in disrepute.
5. the reliance on the information obtained from this website.

The information contained in this website is not to be construed as financial advice in terms of the Insurance Industry Act. Please consult a licenced agent or broker should you require financial advice.

## 6. Indemnity

1. While Liberty Life Botswana Limited makes every effort to ensure that the information is accurate and up to date, Liberty Life Botswana Limited makes no representations or warranties about the suitability of the products that appear nor about the soundness of the content on the website.
2. All information, including products and services or any terms or conditions pertaining to them, is subject to change at any time.
3. Some of our information is derived from external sources. We are not responsible for the incorrect information received from these external sources.